

**FOR IMMEDIATE RELEASE: October 31, 2019**

Contact: Eireann Aspell, communications director; (603) 271-3781; eireann.aspell@ins.nh.gov

**Information for NH Residents on the Health Insurance Marketplace and  
Open Enrollment for the 2020 Plan Year**

**CONCORD, NH** – Today, Insurance Commissioner John Elias spoke at an Open Enrollment press conference at the Amoskeag Health Center in Manchester to share information about the Health Insurance Marketplace and Open Enrollment for the approximately 39,000 state residents who will purchase health insurance in the individual market for 2020 coverage. Open enrollment in the individual Health Insurance Marketplace will run from November 1 to December 15.

“In 2019, almost three-quarters of the people enrolled in plans on HealthCare.gov qualified for financial assistance,” said Insurance Commissioner John Elias. “There are two types of financial assistance that you may qualify for based on your income – tax credits which can help you afford your monthly premiums and cost sharing reductions which reduce your out of pocket expenses. I encourage everyone to visit HealthCare.gov and use the window shopping tool or complete an application to get a quote.”

**Health Insurance Plans:**

In 2020, three insurance companies will offer individual plans on the New Hampshire Marketplace: Anthem, Ambetter from NH Healthy Families, and Harvard Pilgrim Health Care.

For your coverage to begin on January 1, 2020, you will need to enroll by December 15, 2019. You can enroll in an individual insurance plan outside of the open enrollment period only if you qualify for a special enrollment period of 60 days following [qualifying life events](#). You will need to pay your first premium by your insurance company’s due date before your 2020 coverage will take effect.

**Where to Find Help:**

If you want to receive federal financial assistance to pay for a plan, you will need to enroll through the Marketplace ([HealthCare.gov](#)). An insurance agent or enrollment assister can help you with this process. If you are enrolled in Marketplace coverage for 2019, you will receive renewal information from your insurance company and the Marketplace. Even if you liked your plan for 2019, it is important to update your application and look at your options for 2020 because plan benefits and networks change from year to year.

You can buy a plan outside of the federal Marketplace – through an insurance agent or directly from an insurance company – and it will cover the same essential services as a Marketplace plan.

**Federal Assistance Based on Income Levels Is Available for 2020:**

Depending on your income level, you may qualify for financial assistance for paying premiums and/or out-of-pocket costs for a health insurance plan bought through the Marketplace. All of these subsidies are available for 2020 plans, as long as you sign up during open enrollment.

When you complete an application on [www.HealthCare.gov](http://www.HealthCare.gov), you will be prompted to enter your “tax household” size and financial information. After completing the application, you will be notified if you qualify for financial assistance for a Marketplace plan or for coverage through the New Hampshire Granite Advantage Program.

**More information on 2020 plans:**

- To compare individual plans by metal level category, services offered, and out-of-pocket expenses click [here](#).
- For a more detailed look at the hospitals include in each network available through the 2020 Marketplace click [here](#).
- The [Find Local Help tool](#) on HealthCare.gov can help you find free help with picking a plan and enrollment.

**The New Hampshire Insurance Department Can Help:**

If you have questions about or issues with using the Marketplace and obtaining coverage, please call the federal government at (800) 318-2596. Once you have coverage, please contact the Insurance Department with questions or concerns, at 1-800-852-3416 or (603) 271-2261, or by email at [consumerservices@ins.nh.gov](mailto:consumerservices@ins.nh.gov).